

WHAT IS CLAIMED IS:

1. A method for processing negotiable economic credits through a hand  
5 held device, said method comprising the steps of:

synchronizing a point of sale with a hand held device having at least  
one negotiable economic credit therein; and

10 transferring said at least one negotiable economic credit from said  
hand held device to said point of sale, in response to synchronization of said  
point of sale and said hand held device.

2. The method of claim 1 further comprising the step of:

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configuring said hand held device with a bar code scanner that  
permits a user of said hand held device to retrieve data representative of at  
least one negotiable economic credit from a static reference through said bar  
code scanner and thereafter store said data in said database within said  
20 hand held device.

3. The method of claim 1 further comprising the step of configuring said  
hand held device with a scanner that permits a user of said hand held device  
to retrieve from a static reference data representative of at least one  
25 negotiable economic credit through said scanner and thereafter store said  
data in said database within said hand held device, wherein said optical  
scanner is adapted for reading holographic images containing coupon data,  
credit data, and product data therein.

4. The method of claim 2 wherein the step of synchronizing a point of sale with a hand held device having at least one negotiable economic credit therein, further comprises the step of:

5 synchronizing said point of sale with said hand held device through a wireless communications network.

5. The method of claim 3 wherein the step of synchronizing a point of sale with a hand held device having at least one negotiable economic credit therein, further comprises the step of:

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synchronizing said point of sale with said hand held device through a wireless communications network.

15 6. A system for processing negotiable economic credits through a hand held device, said system comprising:

synchronization module for synchronizing a point of sale with a hand held device having at least one negotiable economic credit therein; and

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transfer module for transferring said at least one negotiable economic credit from said hand held device to said point of sale, in response to synchronization of said point of sale and said hand held device.

25 7. The system of claim 6 wherein said hand held device comprises a hand held device configured with a scanner that permits a user of said hand held device to retrieve from a static reference, data representative of at least one negotiable economic credit and thereafter store said data in said database within said hand held device.

8. The system of claim 6 wherein said hand held device comprises a hand held device configured with an optical scanner that permits a user of said hand held device to capture holographic-based data containing data  
5 representative of at least one negotiable economic credit therein, and thereafter store said data in said database within said hand held device.

9. The system of claim 7 wherein said hand held device comprises a hand held device configured with an optical scanner that permits a user of  
10 said hand held device to capture holographic-based data containing data representative of at least one negotiable economic credit therein, and thereafter store said data in said database within said hand held device.

10. The system of claim 7 wherein said hand held device and said point  
15 of sale are synchronized through a wireless communications network.

11. The system of claim 7 wherein said at least one negotiable economic credit is transferred from said hand held device to said point of sale through a wireless communications network.  
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12. The system of claim 8 wherein said hand held device and said point of sale are synchronized through a wireless communications network.

13. The system of claim 8 wherein said at least one negotiable economic credit is transferred from said hand held device to said point of sale through  
25 a wireless communications network.

14. A system for processing negotiable economic credits through a hand held device, said system comprising:

synchronization module for synchronizing through a wireless communications network a point of sale with a hand held device having at least one negotiable economic credit therein, wherein said hand held device  
5 comprises a hand held device configured with an optical scanner that permits a user of said hand held device to capture holographic-based data containing data representative of at least one negotiable economic credit therein, and thereafter store said data in said database within said hand held device; and

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transfer module for transferring said at least one negotiable economic credit from said hand held device to said point of sale through said wireless communications network, in response to synchronization of said point of sale and said hand held device.

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15. The method of claim 14 wherein said wireless communications network comprises a wireless telecommunications network.

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16. The method of claim 14 wherein said wireless communications network comprises a personal area network.

17. The method of claim 14 wherein said wireless communications network comprises a WIN network.

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18. The method of claim 14 wherein said wireless communications network comprises a paging network.

19. The method of claim 14 wherein said wireless network comprises a CDMA network.

20. The method of claim 14 wherein said wireless network comprises a Bluetooth network.